

PUB-NO: EP000598469A2  
DOCUMENT-IDENTIFIER: EP 598469 A2  
TITLE: Interactive credit card fraud control process.  
PUBN-DATE: May 25, 1994

INVENTOR-INFORMATION:  
NAME DUNLEVY, DANIEL P COUNTRY US

ASSIGNEE-INFORMATION:  
NAME DUNLEVY DANIEL P COUNTRY US

APPL-NO: EP93303061

APPL-DATE: April 20, 1993

PRIORITY-DATA: US96726892A ( October 27, 1992)

INT-CL (IPC): G07F007/10, G06F015/30

EUR-CL (EPC): G06Q020/00 ; G07C009/00, G10L017/00 , H04M015/00

ABSTRACT:

CHG DATE=19990617 STATUS=O> The INTERACTIVE CREDIT CARD FRAUD CONTROL PROCESS system utilizes a computer with telephone interface, memory, voice recognition software and hardware, and an information archive and retrieval process. A computer program (10) is used to automatically and electronically control the determination of the caller as the authorized credit card holder, or conversely an unauthorized perpetrator attempting to make a credit card transaction. The telephone interface is connected to a telephone line and the caller dials a number that connects the caller with the present invention (12), which then captures certain information about the incoming call (14 & 16) and creates a permanent Record Stamp (18) of the call to which transactional information is added as the call progresses. The caller is asked question prompts, and the system receives voice and touch tone responses from the caller from which the system determines if a VoicePrint is applicable (20). The caller responses are managed by the present invention in a method that determines if the caller is the authorized credit card holder, and if the caller is not the authorized credit card holder the present invention captures information that can lead to the capture and conviction of the caller as a credit card fraud felon. The present invention uses the caller's spoken voice print of the card holder's name as one of the determining factors to determine if the caller is the authorized credit card holder (22). The VoicePrint, included in a claim in the present invention, uniquely and positively identifies a single person, and therefore becomes a valuable tool and evidence in the apprehension and conviction of perpetrators of credit card fraud. With a VoicePrint of the authorized credit card holder on file, the present invention prevents any other person except approved persons from making credit

card transactions with that card number. Even without the VoicePrint, the control process is highly effective in limiting fraud risk and the present invention creates a VoicePrint of the caller, ties that identifier to the Record Stamp, and can thereafter identify that person as the person who was the caller. Additional claims relate to using the present invention for security and access control, including the gathering of positive identifying evidence of perpetrators. <IMAGE>